

STATE BANK & TRUST COMPANY EMPLOYEE STOCK OWNERSHIP PLAN

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3131893	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$921	\$943	2.4%		
Loans	\$654	\$678	3.7%		
Construction & development	\$88	\$85	-3.5%		
Closed-end 1-4 family residential	\$153	\$154	1.0%		
Home equity	\$16	\$15	-5.1%		
Credit card	\$0	\$0			
Other consumer	\$11	\$11	1.6%		
Commercial & Industrial	\$43	\$50	15.1%		
Commercial real estate	\$228	\$254	11.7%		
Unused commitments	\$62	\$77	23.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$98	\$89	-8.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$28	48.0%		
Cash & balances due	\$20	\$34	67.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$812	\$836	3.0%		
Deposits	\$738	\$761	3.1%		
Total other borrowings	\$65	\$65	-0.3%		
FHLB advances	\$40	\$40	0.0%		
Equity					
Equity capital at quarter end	\$108	\$106	-1.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.5%	--		
Tier 1 risk based capital ratio	11.1%	10.3%	--		
Total risk based capital ratio	12.1%	11.3%	--		
Return on equity ¹	5.2%	5.1%	--		
Return on assets ¹	0.6%	0.6%	--		
Net interest margin ¹	4.2%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	83.0%	102.6%	--		
Loss provision to net charge-offs (qtr)	262.5%	249.6%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	2.7%	1.0%	0.4%	0.1%	--
Closed-end 1-4 family residential	1.5%	3.3%	0.1%	0.1%	--
Home equity	0.8%	1.0%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	0.6%	0.4%	--
Commercial & Industrial	0.4%	0.2%	0.3%	0.1%	--
Commercial real estate	1.3%	0.3%	0.0%	0.1%	--
Total loans	1.3%	1.1%	0.1%	0.1%	--